

In re:
Erick E Juarez
Debtor

Case No. 23-11859-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 21, 2023

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2023:

Recip ID	Recipient Name and Address
db	+ Erick E Juarez, 22 Dewey Road, Cheltenham, PA 19012-1414
14793012	+ Daniel Devlin Esquire, 1219 Spruce Street, Philadelphia, PA 19107-5607
14793016	+ Mostafa Easa, 264 Thompson Mill Road, Newtown, PA 18940-3104
14793022	+ US Bank NA, 7105 Corporate Drive, Plano, TX 75024-4100

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mpkpc@aol.com	Jul 22 2023 00:31:00	MICHAEL P. KELLY, Cowan & Kelly, 202 Penns Square, Ste 202, PO Box 576, Langhorne, PA 19047
tr	+ Email/Text: bncnotice@ph13trustee.com	Jul 22 2023 00:31:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jul 22 2023 00:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jul 22 2023 00:31:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14793008	EDI: APPLIEDBANK.COM	Jul 22 2023 04:32:00	Applied Bank, 4700 Exchange Court, Boca Raton, FL 33431
14793006	+ Email/Text: backoffice@affirm.com	Jul 22 2023 00:32:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
14793007	+ Email/PDF: bncnotices@becket-lee.com	Jul 22 2023 00:48:01	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14793009	+ EDI: CAPITALONE.COM	Jul 22 2023 04:32:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14793010	+ EDI: CAPITALONE.COM	Jul 22 2023 04:32:00	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14793011	+ Email/PDF: creditonebknofications@resurgent.com	Jul 22 2023 00:37:15	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14793013	Email/PDF: DellBKNotifications@resurgent.com	Jul 22 2023 00:37:15	Dell Financial Services, Attn: Bankruptcy, P.O. Box 81577, Austin, TX 78708
14793014	+ EDI: IRS.COM	Jul 22 2023 04:32:00	Internal Revenue Service, 600 Arch Street, Philadelphia, PA 19106-1695
14793015	^ MEBN	Jul 22 2023 00:29:14	KML LAW GROUP, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

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14793017	EDI: PENNDEPTREV	Jul 22 2023 04:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14793017	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 22 2023 00:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14793018	+ Email/Text: mtgbk@shellpointmtg.com	Jul 22 2023 00:31:00	Shellpoint Mortgage Se, 55 Beattie Place, Greenville, SC 29601-2165
14793019	+ EDI: RMSC.COM	Jul 22 2023 04:32:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14793020	+ EDI: LCIUPSTART	Jul 22 2023 04:32:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
14793021	+ EDI: LCIUPSTART	Jul 22 2023 04:32:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
14793843	^ MEBN	Jul 22 2023 00:29:12	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14793023	+ EDI: WFFC2	Jul 22 2023 04:32:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14793540	*+	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2023 at the address(es) listed below:

Name	Email Address
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BRAD KUBISIAK

on behalf of Creditor COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE
bkubisiak@attorneygeneral.gov

DENISE ELIZABETH CARLON

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE HOLDERS OF THE CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2005-HE3
bkgroup@kmlawgroup.com

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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL P. KELLY

on behalf of Debtor Erick E Juarez mpkpc@aol.com r47593@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1:	Erick E Juarez		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	23-11859-mdc		
	Social Security number or ITIN:	xxx-xx-4287	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	6/25/23

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Erick E Juarez	
2. All other names used in the last 8 years		
3. Address	22 Dewey Road Cheltenham, PA 19012	
4. Debtor's attorney Name and address	MICHAEL P. KELLY Cowan & Kelly 202 Penns Square Ste 202 PO Box 576 Langhorne, PA 19047	Contact phone 215-741-1100 Email: mpkpc@aol.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 7/21/23

For more information, see page 2

Case number **23-11859-mdc**

The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 11/12/23

Filing deadline: 12/22/23

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.